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Smart cards considered in security war Some experts warn about hackers using technology to their advantage

By Jim Krane
Of The Associated Press

NEW YORK – Smart cards, with their embedded computer chips, caught on more quickly among European and Asian credit card holders than Americans, who've seemed reluctant to stop swiping bank cards with low-tech magnetic stripes.

But in a terror-shaken country where security is now a priority, computer chip cards are gaining favor for a new purpose: as secure ID cards to be checked at borders and airports – and to keep tabs on immigrants.

Some corporate leaders have even called for a national identification card that uses the technology, now found mainly on credit cards such as American Express Blue.

Proponents say the chip cards, which can hold far more data more securely than a magnetic strip, represent the best available technology for a tamperproof ID.

Store a personal biometric on the card – a digital scan of a thumbprint, iris or hand – and check it against the real thing, and the identity of the cardholder is airtight, proponents say.

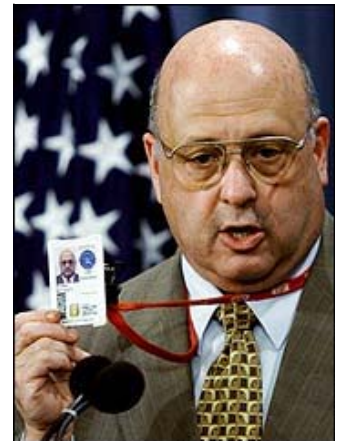
"It's like a PC in your pocket," says Donna Farmer, president of the New York-based Smart Card Alliance. "It's the best tool to protect privacy and fill security gaps."

Farmer's group says North Americans' smart card use jumped 37 percent in 2000, fueled by increases on corporate and college campuses, where chip cards are used for identification and building access as well as payments in cafeterias, parking lots and online.

Experts caution, though, that the technology's real-world performance is less reliable than advocates suggest.

"They're not hack-proof," says Kevin Poulsen, editorial director of SecurityFocus, a security technology firm.

Over the past few years, satellite broadcaster DirecTV has been locked in an escalating technology war with hackers who have defeated the company's smart card system and helped themselves to free TV programming, Poulsen said.



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Defense Undersecretary Bernard Rostker wears a Common Access Card based on smart card technology.

Still, the cards are already being used as identifiers by United States military personnel and frequent international travelers registered with the U.S. Immigration and Naturalization Service.

There is also discussion of using chip-embedded cards as airport "travel ID cards," allowing fliers to register with a biometric scan and avoid time-consuming manual checks.

Keyboard manufacturer Key Source International announced last week that it was providing at least three major U.S. airlines with keyboards with built-in smart card readers and a biometric fingerprint scanners. The keyboards would be used to confirm identities of frequent fliers and airline crew members.

A Senate bill also seeks to create smart card visas for immigrants and visitors that make it easier for authorities to detect and deport visa violators.

The legislation, sponsored by Sens. Kit Bond, R-Mo., Kent Conrad, D-N.D. and Olympia Snowe, R-Maine, calls for would-be visitors to submit to tough background screening and a biometric fingerprint scan.

The biometric would be stored in a "tamperproof" smart card visa, as well as a U.S. government database, allowing periodic checks against immigration, intelligence and law enforcement records, Bond said.